

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION**

In re:	Case No. 12-53243
SCOTT GABRIC	
Debtor(s)	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Keith L. Rucinski, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/08/2012.
- 2) The plan was confirmed on 06/28/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/28/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/27/2017.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$37,927.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$30,993.27
Less amount refunded to debtor	\$98.21

<b>NET RECEIPTS:</b>	<b>\$30,895.06</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,798.80
Other	\$0.00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$4,798.80</b>

Attorney fees paid and disclosed by debtor:	\$1,000.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AZUREA I LLC	Unsecured	5,110.00	5,518.05	5,518.05	1,233.84	0.00
AZUREA I LLC	Unsecured	1,847.00	1,950.13	1,950.13	436.05	0.00
BMW FINANCIAL SERVICES NA LLC	Unsecured	NA	8,107.48	8,107.48	1,812.83	0.00
CHASE HOME FINANCE	Secured	NA	NA	NA	0.00	0.00
CHESWOLD (OPHRY'S) LLC	Unsecured	5,628.00	6,050.18	6,050.18	1,352.82	0.00
CITIMORTGAGE	Secured	NA	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	3,900.00	4,054.16	4,054.16	906.51	0.00
FIRST MERIT BANK	Unsecured	NA	10,864.14	10,864.14	2,429.22	0.00
GMAC MORTGAGE	Secured	NA	NA	NA	0.00	0.00
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GREEN TREE SERVICING LLC	Secured	NA	0.00	0.00	0.00	0.00
HUNTINGTON NATIONAL BANK	Secured	NA	0.00	0.00	0.00	0.00
KOHL'S DEPARTMENT STORE	Unsecured	800.00	NA	NA	0.00	0.00
PORTAGE COUNTY CSEA	Priority	NA	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	882.00	1,035.92	1,035.92	231.63	0.00
QUANTUM3 GROUP LLC	Unsecured	600.00	913.44	913.44	204.25	0.00
RBS CITIZENS	Unsecured	8,800.00	9,326.10	9,326.10	2,085.32	0.00
TOYOTA MOTOR CREDIT	Secured	15,700.00	13,873.20	13,873.20	13,873.20	1,530.59
VERIPRO SOLUTIONS INC	Secured	NA	0.00	0.00	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,873.20	\$13,873.20	\$1,530.59
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$13,873.20</b>	<b>\$13,873.20</b>	<b>\$1,530.59</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$47,819.60</b>	<b>\$10,692.47</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,798.80</u>
Disbursements to Creditors	<u>\$26,096.26</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$30,895.06</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/26/2018

By: /s/ Keith L. Rucinski

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.